AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A method for managing money of a customer who has an account in <u>each of</u> a plurality of financial institutions, comprising the steps of:

(a) storing <u>account information</u> in a storage device<u>, said account information including</u> money-amount information about a predetermined money amount <u>as an upper-limit deposit</u> <u>amount for each of the accounts,</u> ~~for said account,~~ individual information of said customer, and <u>an identification number for identifying an account in each of said financial institutions of said</u> <u>customer;</u> ~~information about said account in each of said financial institutions where said~~ ~~customer has said account;~~

(b) <u>when money is paid in an account of one of said financial institutions from said</u> <u>customer, receiving, from said one of said financial institutions, pay-in money</u> information <u>including an amount of the pay-in money;</u> ~~about pay-in from said customer;~~

(c) identifying <u>an</u> ~~said~~ account in ~~each of~~ said financial institutions<u>,</u> ~~where said customer~~ ~~has said account,~~ based on <u>the identification numbers in said account information</u> ~~said~~ ~~information about said account~~ of said <u>customer;</u> ~~customer in each of said financial institutions;~~

(d) enquiring <u>of a financial institution having said identified account</u> ~~to each of said~~ ~~financial institutions where said customer has said account,~~ to receive <u>outstanding-amount</u> information including ~~about~~ an outstanding amount of said <u>identified account;</u> ~~account in each of~~ ~~said financial institutions;~~

(e) <u>judging whether a post-pay-in outstanding amount obtained by adding a money</u> <u>amount based on the amount of said pay-in money to said outstanding amount of said identified</u> <u>account exceeds said upper limit deposit amount or not, determining a distribution pay-in money</u> <u>amount to be distributed to the identified account so as not to exceed said upper limit deposit</u>

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amount, if said post pay-in outstanding amount would have exceeded said upper limit deposit amount; and

~~identifying said outstanding amount of said account in each of said financial institutions based on said information about said outstanding amount, to determine a distribution pay-in money amount to be distributed to said account in each of said financial institutions in such a manner that a post-pay-in outstanding amount obtained by adding said pay-in money amount to said outstanding amount of said account may not exceed said predetermined money amount; and~~

(f) instructing said identified account to pay said determined distribution pay-in money amount. ~~amount for said account in each of said financial institutions.~~

2.   (Original) The method according to claim 1, further comprising the steps of:

(g) paying said pay-in money amount into a common account that can retain money of a plurality of customers, wherein said step (f) instructs to transfer said pay-in money amount from said common account to said account in each of said financial institutions.

3.   (Currently amended) The method according to claim 1, further comprising the steps of:

(g) identifying a financial institution where said customer has opened no account from a list stored in said storage device and said information about [[said]] the account of each of [[said]] financial institution where said customer has [[said]] an account, to transmit said individual information of said customer to said financial institution where said customer has opened no account and also request to open [[an]] a new account of said customer;

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(h) receiving from [[said]] financial institution [[said]] <u>where opening a new account was requested</u> information about [[said]] <u>the</u> opened <u>new</u> account of said customer; and

(i) additionally writing said received information about said <u>opened new</u> account of said customer into said information about ~~said account~~ <u>accounts</u> of said customer in said storage device.

4. (Original) The method according to claim 1, further comprising the steps of:

(g) paying said pay-in money amount into a virtual account assigned to each customer, wherein said step (f) instructs to transfer said pay-in money amount from said virtual account to said account in each of said financial institutions.

5. (Currently Amended) The method according to claim 1, wherein said step (e) further comprises the steps of:

(g) subtracting said outstanding amount of said account from said ~~predetermined~~ <u>upper limit deposit</u> amount, to calculate a shortage for each of said accounts in each of said financial institutions;

(h) deciding whether said pay-in money amount exceeds said shortage for each of said accounts in each of said financial institutions;

(i) if it is decided that said pay-in money amount does not exceed said shortage, determining said pay-in money amount to be a distribution pay-in money amount for said account;

(j) if it is decided that said pay-in money amount exceeds said shortage, determining said shortage to be <u>a</u> [[said]] distribution pay-in money amount for said account; and

(k) if it is decided that said pay-in money amount exceeds said shortage, determining an amount obtained by subtracting said shortage from said pay-in money amount to be said pay-in money amount, to repeat from said step (h) to said step (i) on accounts other than said account for which said pay-in money amount is determined.

6.   (Original) The method according to claim 5, wherein said step (e) determines said distribution pay-in money amount for said accounts in a descending order of said shortage.

7.   (Cancelled)

8.   (Original)   The method according to claim 5, wherein if said pay-in money amount has a surplus as a result of determining said distribution pay-in money amount for all accounts of said customer, said step (e) divides said pay-in money amount surplus by the number of said accounts of said customer and adds an amount obtained by said division to said distribution pay-in money amount for each of said accounts.

9.   (Currently Amended) A system for managing money of a customer who has an account in each of a plurality of financial institutions, comprising:

a storage device for storing account information, said account information including money-amount information about a predetermined money amount as an upper-limit deposit amount for each of the accounts, for said account, individual information of said customer, and an identification number for identifying an account in each of said financial institutions of said

~~customer; information about said account in each of said financial institutions where said customer has said account;~~

a reception processing portion for receiving <u>from said one of financial institutions, pay-in money</u> information <u>including an amount of the</u> ~~about~~ pay-in <u>money;</u> ~~from said customer;~~

an account identification processing portion for identifying [[said]] <u>an</u> account in ~~each of~~ said financial institutions <u>based on the identification number in</u> ~~where said customer has~~ said ~~account,~~ <u>account information of said customer;</u> ~~based on said information about said account in each of said financial institutions where said customer has said account;~~

an outstanding amount confirmation processing portion for enquiring <u>a financial institution having said identified account</u> ~~to each of said financial institutions where said customer has said account~~[[,]] to receive <u>outstanding amount</u> information about an outstanding amount of said ~~account in each of said financial institutions~~ <u>account;</u>

a distribution processing portion for <u>judging whether a post-pay-in outstanding amount obtained by adding a money amount based on the amount of said pay-in money to said outstanding amount of said identified account exceeds said upper limit deposit amount or not, determining a distribution pay-in money amount to be distributed to the identified account so as not to exceed said upper limit deposit amount, if said post pay-in outstanding amount would have exceeded said upper limit deposit amount; and</u>

~~identifying said outstanding amount of said account in each of said financial institutions based on said information about said outstanding amount, to determine a distribution pay-in money amount to be distributed to said account in each of said financial institutions in such a manner that a post-pay-in outstanding amount obtained by adding said pay-in money amount to said outstanding amount of said account may not exceed said predetermined amount; and~~

an instruction processing portion for instructing <u>said identified account</u> to pay said <u>determined</u> distribution pay-in money <u>amount.</u> ~~amount into said account in each of said financial institutions.~~

10. (Currently amended) The system according to claim 9, wherein said ~~predetermined money~~ <u>upper limit deposit</u> amount should be secured by a "pay-off" system.

11. (Currently Amended) A method for processing pay-in from a customer who has an account in <u>each of</u> a plurality of financial institutions, comprising the steps of:

(a) receiving information about pay-in to [[said]] <u>an</u> account <u>of the customer</u> in said financial institutions;

(b) deciding whether said customer is registered as a person who distributes a pay-in money amount for one financial institution to said plurality of financial institutions;

(c) if said customer is registered as said person who distributes said pay-in money amount for said one financial institution to said plurality of financial institutions, transmitting said information about said pay-in to a money management system which manages ~~said account~~ <u>accounts</u> of said customer in said plurality of financial institutions;

(d) receiving from said money management system a request for transmission of a pay-in money amount identified by said information about said pay-in, identification information of other money-transmission destination financial institutions, and information about ~~said account~~ <u>accounts</u> of said customer in said other financial institutions; [[and]]

(e) transmitting said money to said other financial institutions based on said identification information of said other financial institutions and said information about said ~~account~~ accounts of said customer in said other financial ~~institutions.~~ institutions;

(f) storing in a storage device information about a predetermined money amount as an upper-limit deposit amount for each of the accounts; and

(g) deciding whether a post-pay-in outstanding amount obtained by adding said pay-in money amount to an outstanding amount of said account of said customer exceeds said upper-limit deposit amount,

wherein if it is decided that said post-pay-in outstanding amount exceeds said upper-limit deposit amount, said step (c) transmits to said money management system said information about said pay-in or information containing a money amount obtained by subtracting said predetermined amount from said post-pay-in outstanding amount in place of said pay-in amount, as said information about said pay-in.

12.   (Cancelled)

13.   (Original) The method according to claim 11, wherein said step (c) transmits said information about said pay-in to said money management system and also transmits said pay-in money amount to a management system that manages a common account capable of retaining money of a plurality of customers.

14.   (Currently amended) The method according to claim 11, further comprising the steps of:

[[(f)]] storing individual information of said customer in a storage device;

[[(g)]] receiving said individual information of said customer and a request for opening [[an]] a new account from said money management system;

[[(h)]] opening said new account of said customer based on said individual information of said customer received; and

[[(i)]] transmitting information about said opened new account to said money management system.

15.　(Original)　The method according to claim 11, wherein said step (b) decides whether an account identified by said information about said pay-in is a virtual account, to thus decide whether said customer is registered as a person who distributes pay-in money for one financial institution to a plurality of financial institutions.

16.　(Currently Amended)　A system for processing pay-in from a customer who has an account in each of a plurality of financial institutions, comprising:

a reception processing portion for receiving information about pay-in to [[said]] an account of the customer;

a decision processing portion for deciding whether said customer is registered as a person who distributes pay-in money for one financial institution to a plurality of financial institutions;

a transmission processing portion for transmitting said information about said pay-in to a money management system [[who]] which manages said account accounts of said customer in said plurality of financial institutions if said customer is registered as said person who distributes said pay-in money for said one financial institution to said plurality of financial institutions;

a reception processing portion for receiving from said money management system a request for transmission of a pay-in money amount identified by said information about said pay-in, identification information of other money-transmission destination financial institutions, and information about accounts of said customer in said other financial institutions; [[and]]

a money-transmission processing portion for transmitting said pay-in money amount to said other financial institutions based on said identification information of said other financial institutions and said information about said ~~account~~ accounts of said customer in said other financial ~~institutions.~~ institutions;

a storage device for storing information about a predetermined money amount as an upper-limit deposit amount for each of the accounts; and

a distribution processing portion for deciding whether a post-pay-in outstanding amount obtained by adding said pay-in money amount to an outstanding amount of said account of said customer exceeds said upper-limit deposit amount,

wherein if it is decided that said post-pay-in outstanding amount exceeds said upper-limit deposit amount, the transmission processing portion transmits to said money management system said information about said pay-in or information containing a money amount obtained by subtracting said predetermined amount from said post-pay-in outstanding amount in place of said pay-in amount, as said information about said pay-in.

Claims 17-20 (Cancelled)